

1/23/25 9:10 am

CLERK

U.S. BANKRUPTCY

COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE	:	Bankruptcy No. 20-20009-GLT
	:	Chapter 13
Michael T Vennum and	:	
Denise M Vennum,	:	
Debtors	:	
	:	Docket No.: 117
Michael T Vennum and	:	
Denise M Vennum,	:	
Movants	:	
	:	
vs.	:	
	:	
Ronda J. Winneccour, Esquire,	:	
Chapter 13 Trustee,	:	
Respondent	:	

**CONSENT ORDER FOR VEHICLE FINANCING**

NOW, on this 17<sup>th</sup> day of January 2025, upon an agreement reached by the Debtors and the Chapter 13 Trustee, as evidenced by signatures of counsel as set forth below,

Whereas, the Debtors are *at the end of a 60-month plan term* and the case will be coming to a close, it is:

ORDERED, that the Debtors may pursue post-petition vehicle financing, with a purchase amount of no more than \$25,000.00, through the conclusion and closure of the Bankruptcy case;

ORDERED that the Debtors do NOT have to incorporate the terms of the financing into the Chapter 13 plan and they may pay directly from the vehicle loan inception;

ORDERED that the Debtors will file a status report within ten (10) days from the purchase of said vehicle evidencing said terms.



Gregory J. Taddio, Chief Judge  
United States Bankruptcy Court

DATED: January 23, 2025

Consented to:

/s/ Daniel P. Foster

Daniel P. Foster, PA I.D. # 92376

Attorney for Debtors

Foster Law Offices

1210 Park Avenue

Meadville PA 16355

(814) 724-1165

[dan@mrdebtbuster.com](mailto:dan@mrdebtbuster.com)

/s/ Katherine M. DeSimone

Katherine M. DeSimone

Attorney for Chapter 13 Trustee

US Steel Tower – Suite 3250

600 Grant St.

Pittsburgh, PA 15219

(412) 471-5566

[kdesimone@chapter13trusteewdpa.com](mailto:kdesimone@chapter13trusteewdpa.com)

In re:  
Michael T Vennum  
Denise M Vennum  
Debtors

Case No. 20-20009-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Jan 23, 2025

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2025:**

**Recip ID**                    **Recipient Name and Address**  
db/jdb                        + Michael T Vennum, Denise M Vennum, 131 Crimson Drive, Pittsburgh, PA 15237-1069

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 25, 2025

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2025 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor Home Point Financial Corporation bkecf@friedmanvartolo.com cwohlrb@ecf.courtdrive.com
Daniel P. Foster	on behalf of Debtor Michael T Vennum dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Denise M Vennum dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmllawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Jan 23, 2025

Form ID: pdf900

Total Noticed: 1

btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Mario J. Hanyon

on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbefc@brockandscott.com  
mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnenour

cmevf@chapter13trusteewdpa.com

Ryan Starks

on behalf of Creditor FREEDOM MORTGAGE CORPORATION Ryan.Starks@brockandscott.com wbefc@brockandscott.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor Home Point Financial Corporation pawb@fedphe.com

TOTAL: 11